

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michele Ann Burkett  
Debtor

Case No. 18-00383-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 22, 2023

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2023:**

Recip ID	Recipient Name and Address
db	+ Michele Ann Burkett, PO Box 59, Lemoyne, PA 17043-0059
5017860	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5017858	Email/Text: bncnotifications@phea.org	Mar 22 2023 18:38:00	American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
5017859	+ EDI: TSYS2	Mar 22 2023 22:39:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5017861	EDI: CAPITALONE.COM	Mar 22 2023 22:39:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5044269	Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 18:53:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5017863	EDI: WFNNB.COM	Mar 22 2023 22:39:00	Comenity Bank / Bon-Ton, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5017864	+ EDI: WFNNB.COM	Mar 22 2023 22:39:00	Comenity Bank / Boscov's, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5017865	EDI: WFNNB.COM	Mar 22 2023 22:39:00	Comenity Bank / HSN, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5017866	EDI: WFNNB.COM	Mar 22 2023 22:39:00	Comenity Bank / PayPal Credit, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5017867	EDI: WFNNB.COM	Mar 22 2023 22:39:00	Comenity Bank / Victoria's Secret, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5017868	+ Email/PDF: creditonebknofications@resurgent.com	Mar 22 2023 18:53:10	Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
5117858	Email/Text: ECMCBKNotices@ecmc.org	Mar 22 2023 18:38:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5117859	Email/Text: ECMCBKNotices@ecmc.org	Mar 22 2023 18:38:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
5017869	+ EDI: IRS.COM	Mar 22 2023 22:39:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5017862	EDI: JPMORGANCHASE	Mar 22 2023 22:39:00	Chase Card, PO Box 15298, Wilmington, DE

5046275	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 18:53:02	19850 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5039371	+ EDI: AISMIDFIRST	Mar 22 2023 22:39:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5038241	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5017870	+ EDI: AISMIDFIRST	Mar 22 2023 22:39:00	Midland Mortgage Co, Attn: Customer Service / Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
5017871	^ MEBN	Mar 22 2023 18:35:59	Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2239
5025976	+ Email/Text: bncnotifications@pheaa.org	Mar 22 2023 18:38:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5036285	EDI: PRA.COM	Mar 22 2023 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5019011	+ EDI: RECOVERYCORP.COM	Mar 22 2023 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5042808	EDI: Q3G.COM	Mar 22 2023 22:39:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5044130	EDI: Q3G.COM	Mar 22 2023 22:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5044131	EDI: Q3G.COM	Mar 22 2023 22:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5017872	EDI: RMSC.COM	Mar 22 2023 22:39:00	Synchrony Bank / Amazon, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5017873	EDI: RMSC.COM	Mar 22 2023 22:39:00	Synchrony Bank / HHGregg, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5017874	EDI: RMSC.COM	Mar 22 2023 22:39:00	Synchrony Bank / QVC, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5017875	EDI: RMSC.COM	Mar 22 2023 22:39:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5017876	+ EDI: WTRRN BANK.COM	Mar 22 2023 22:39:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5043769	+ Email/Text: bncmail@w-legal.com	Mar 22 2023 18:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5073376	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 22 2023 18:38:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
5017877	Email/Text: EDBKNotices@ecmc.org	Mar 22 2023 18:38:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MIDFIRST BANK bkecfinbox@aldridgepate.com JSpears@ecf.courtdrive.com
Michael Patrick Farrington	on behalf of Creditor MIDFIRST BANK mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Michele Ann Burkett pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Michele Ann Burkett**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8685

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00383-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele Ann Burkett

3/22/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**